

Enrollment Action Checklist (VALUE FIVE) For Participating Groups (Including UD)

2018 Benefits Open Enrollment Period: May 7 – 25, 2018 Coverage Effective Date: July 1, 2018

This is your once-a-year opportunity to enroll or cancel coverage, change plans and add or drop coverage for your eligible spouse and/or dependent children.

Have questions about Open Enrollment or your benefits?

Contact your organization's Human Resources/Benefits Office or you may contact the State of Delaware Statewide Benefits Office (SBO) at I-800-489-8933 or benefits@state.de.us.



What You Need To Know For This Open Enrollment:

- The State of Delaware wants you to take action this May to make sure you are enrolled in the benefit plans that provide the BEST VALUE for you and your family! Getting the BEST VALUE means reviewing your benefit options (what do the plans offer, what providers are in the plan's network and how much will services cost?) and making informed decisions about what plans are most affordable and aligned with your needs. Making informed decisions regarding your benefit plan selections is an important step to help control rising health care costs and to maintain high quality, affordable options.
- The benefit plan premiums (or rates) for the health, dental and vision plans will not change on July 1, 2018; however, there are a number of health benefit design changes intended to help you obtain the same level of quality and service at reduced costs to you and the State of Delaware. Learn *What's New* by viewing the online mini-videos or visiting an upcoming health fair.



What You Need To Do (Follow the checklist below):

Actively participate in Open Enrollment between May 7 – 25, 2018 by completing the **VALUE FIVE CALL TO ACTION** steps:

ш	1. <u>V</u> isit the Statewide Benefits Office (SBO) website at <u>de.gov/statewidebenefits</u> (select "Open Enrollment").
	2. Access the online consumerism resources, including an Interactive Benefits Guide, Mini-Videos and a Health Plan Comparison Chart.
	3. Look at your options for health and dental coverage.
	4. Update/make changes to your health and dental coverage if you wish, by submitting changes to your organization's Human Resources/Benefits Office.

	IMPORTANT:		
		Contact your Human Resources/Benefits Office within your organization for forms to enroll, make changes or cancel current health or dental coverage. You <u>MUST</u> submit your changes to your organization's Human Resources/Benefits Office no later than May 25, 2018.	
		If enrolling a dependent child for the first time, you <u>MUST</u> supply additional documentation (Dependent: Copy of birth certificate or other legal document) to your organization's Human Resources/Benefits Office. Complete a Dependent Child Coordination of Benefits (DCOB) Form ONLY if you are newly enrolling a dependent(s) on your health (Aetna or Highmark Delaware) plan for July 1, 2018 <u>AND</u> the dependent(s) have other health coverage. The DCOB Policy and Form are located on the <u>SBO website</u> .	
		If enrolling a spouse for the first time, you <u>MUST</u> supply additional documentation (i.e., copy of marriage/civil union certificate) to your organization's Human Resources/Benefits Office.	
		If enrolling in an HMO plan, make sure your health or dental provider participates in the plan's network and that they are accepting new patients before you enroll. For the Aetna HMO Plan, you are required to select a Primary Care Provider (PCP) for you and each covered dependent and for the Dominion National HMO Select Dental Plan you are required to select a Primary Care Dentist (PCD) for you and each covered dependent. There are no out-of-network benefits in an HMO plan and you cannot change plans during the plan year if your provider decides to no longer participate in the plan.	
5. Enter the online Spousal Coordination of Benefits (SCOB) Form and complete it (a new f MUST be completed each year during Open Enrollment or your spouse's coverage will be red			
	IMPORTANT: Complete the SCOB Form only if you cover your spouse on your health plan effective July 1, 2018.		
Ot	her Be	nefits Available During Open Enrollment:	
	To join Blood Bank of Delmarva's <i>Members For Life</i> program, create an account with Blood Bank of Delmarva at https://donate.bbd.org/ or call 1-888-8-BLOOD-8 to schedule an appointment. Participation is easy. Donate blood at least once a year and allow the Blood Bank to contact you when there is a need for your blood type.		